



STATE OF SOUTH CAROLINA  
DEPARTMENT OF CONSUMER AFFAIRS  
**CREDIT COUNSELING ORGANIZATION**  
**RENEWAL APPLICATION INSTRUCTIONS**

**Mailing Address**  
P.O. Box 5757  
Columbia, SC 29250-5757

S.C. Code Ann. § 37-7-101 et seq.

[www.sccconsumer.gov](http://www.sccconsumer.gov)

803-734-4236

**Street Address**  
3600 Forest Drive  
Columbia, SC 29204-4406

**Renewal applications must be postmarked by December 1<sup>st</sup> or the applicant will have to apply as new. If not renewing, notify the Department in writing.**

Complete the Credit Counseling Organization License **RENEWAL** Application and all additional forms in their entirety. Incomplete, illegible, or faxed applications will not be accepted. Incomplete information could result in the delay or denial of your application. Please **print or type** the application.

**Review:** In order to accurately complete the RENEWAL application, the prior forms submitted must be reviewed. Also, the organization must verify the information the Department currently has on file concerning the Organization, Locations, and Counselors. It is posted on the website under "Verification".

**Criminal Record Check:** The Department will not require criminal record checks from each person listed in Questions 8 & 10, unless they are new. Otherwise, these checks will be done on a random basis or when deemed necessary.

**Credit Report:** The Department will not require credit reports from each person listed in Question 10, UNLESS that have not previously submitted a Supplemental Form A and credit report. Otherwise, these reports will be requested on a random basis or when deemed necessary.

**Surety Bond:** Review the organization's bond to ensure compliance with *Section 37-7-103*. The surety bond must be in an amount that equals or exceeds the total amount of South Carolina clients' funds in the licensee's trust account at the time of renewal. This bond must at least be in the amount of twenty-five thousand dollars (\$25,000). The name on the bond must match exactly the name of your organization as stated in the Articles of Incorporation or Articles of Organization.

**Fees:** *All fees must accompany the application.*

- **Application Fee - \$100 per location** A fee of \$100 per location listed in Question # 7.
- **Counselor Fee - \$40** A fee of \$40 per counselor listed in Question # 8.

**Continuing Education:** Twelve (12) hours of Continuing Professional Education (CPE) must be earned by December 31<sup>st</sup> of every other year of licensure (every 2 years). When CPE is received, submit a copy of the Certificate of Completion to the Department. ***The following must complete the required CPE:*** (1) Owners and Partners, (2) A designee of a LLC or corporation and (3) Counselors.

**Make Checks Payable To:** South Carolina Department of Consumer Affairs

**Send Completed Applications To:** SCDCA  
Legal Division: Credit Counseling  
P.O. Box 5757  
Columbia, SC 29250-5757

**If you have any questions, please call:**

Carri Grube  
Vira Richburg

Staff Attorney  
Program Assistant/ CPE Coordinator

803-734-4297  
803-734-4209